

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
George A. Dudick
Debtor

Case No. 15-04066-MDF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AGarner
Form ID: 3180W

Page 1 of 2
Total Noticed: 49

Date Rcvd: Jan 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2017.

db
+George A. Dudick, 2511 Aintree Lane, Fallston, MD 21047-1111
4704255 +3232 Newmark Drive, Miamisburg, OH 45342-5421
4699034 CAPITAL ONE BANK, 3800 GOLF ROAD, SUITE 105, ROLLING MEADOWS, IL 60008-4028
4699037 +CHASE, OH4-7399, PO BOX 182613, COLUMBUS, OH 43218-2613
4699036 +CHASE, PO BOX 78420, PHOENIX, AZ 85062-8420
4699043 +CITIBANK, PO BOX 6043, SIOUX FALLS SD 57117-6043
(address filed with court: CITIBANK, N.A.*, 11500 N. AMBASSADOR DR., SUITE 400,
KANSAS CITY, MO 64153)
4699027 +CRAIG S. SHARNETZKA, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
4699026 #+GEORGE A. DUDICK, 802 DEER ROAD, FAWN GROVE, PA 17321-9455
4699045 +KML LAW GROUP, P.C., BNY MELLON INDEPENDENCE CTR., 701 MARKET ST., STE 5000,
PHILADELPHIA, PA 19106-1541
4699047 +M&T BANK, 475 CROSSPOINT PARKWAY, GETZVILLE, NY 14068-1609
4747715 M&T BANK, PO BOX 1288, Buffalo, NY 1288
4699049 +MCCABE, WEISBERG & CONWAY P.C., 123 SOUTH BROAD STREET, SUITE 1400,
PHILADELPHIA, PA 19109-1060
4699029 +PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
4699050 PATIENT FIRST, P.O. BOX 758941, BALTIMORE, MD 21275-8941
4699051 +PNC BANK, NA, 2730 LIBERTY AVENUE, PITTSBURGH, PA 15222-4747
4705879 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
4699053 +PNC MORTGAGE, BANKRUPTCY DEPARTMENT, 3232 NEWARK DR, MIAMISBURG, OH 45342-5421
4699052 +PNC MORTGAGE, PO BOX 8703, DAYTON, OH 45401-8703
4699054 PNC MORTGAGE, P.O. BOX 6534, CAROL STREAM, IL 60197-6534
4699060 +RECEIVABLE MANAGEMENT SERVICES, 240 EMERY ST, BETHLEHEM, PA 18015-1980
4699059 +RECEIVABLE MANAGEMENT SERVICES, 1250 E. DIEHL ROAD, STE 300, NAPERVILLE, IL 60563-9388
4699028 +SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001
4699065 +SEIDENBERG, UM UPPER CHESAPEAKE MEDICAL CENTER, 520 UPPER CHESAPEAKE DR # 401,
BEL AIR, MD 21014-4381
4735663 +TAMMY L. DUDICK, 2511 AINTREE LANE, FALLSTON, MD 21047-1111
4699068 +YORK COUNTY TAX CLAIM BUREAU, 28 EAST MARKET STREET, ROOM 110, YORK, PA 17401-1587

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4742332 EDI: RESURGENT.COM Jan 23 2017 19:03:00 Ashley Funding Services, LLC its successors and,
assigns as assignee of Laboratory, Corporation of America Holdings,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4699031 +E-mail/Text: notices@burt-law.com Jan 23 2017 19:07:30 BURTON NEIL & ASSOCIATES,
1060 ANDREW DR. SUITE 170, WEST CHESTER, PA 19380-5600
4699032 +EDI: CAPITALONE.COM Jan 23 2017 19:03:00 CAPITAL ONE BANK (USA), N.A.*,
1680 CAPITAL ONE DRIVE, MC LEAN, VA 22102-3407
4699033 EDI: CAPITALONE.COM Jan 23 2017 19:03:00 CAPITAL ONE BANK*, PO BOX 30285,
SALT LAKE CITY, UT 84130-0285
4699035 +EDI: CHASE.COM Jan 23 2017 19:03:00 CHASE, P.O. BOX 15298, WILMINGTON, DE 19850-5298
4699038 +EDI: CHASE.COM Jan 23 2017 19:03:00 CHASE BANK N.A., CARDMEMBER SERVICE, P.O.BOX 15153,
WILMINGTON, DE 19886-5153
4699039 +EDI: CHASE.COM Jan 23 2017 19:03:00 CHASE BANK USA, 800 BROOKSEdge BLVD,
WESTERVILLE, OH 43081-2822
4699040 +EDI: CHASE.COM Jan 23 2017 19:03:00 CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298
4699041 +EDI: CITICORP.COM Jan 23 2017 19:03:00 CITI CARD, P.O. BOX 6241,
SIOUX FALLS, SD 57117-6241
4699042 +EDI: CITICORP.COM Jan 23 2017 19:03:00 CITIBANK, N.A., 701 EAST 60TH STREET NORTH,
SIOUX FALLS, SD 57104-0493
4699044 +EDI: HFC.COM Jan 23 2017 19:03:00 HSBC, PO BOX 5253, CAROL STREAM, IL 60197-5253
4699030 EDI: IRS.COM Jan 23 2017 19:03:00 INTERNAL REVENUE SERVICE,
CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
4699048 E-mail/Text: camanagement@mtb.com Jan 23 2017 19:07:11 M&T BANK, 1100 WEHRLE DRIVE,
BUFFALO, NY 14221
4699046 E-mail/Text: camanagement@mtb.com Jan 23 2017 19:07:11 M&T BANK, ONE FOUNTAIN PL/3RD FL,
BUFFALO, NY 14203
4699055 +EDI: PRA.COM Jan 23 2017 19:03:00 PORTFOLI, 120 CORPORATE BLVD STE 1,
NORFOLK, VA 23502-4952
4699058 +EDI: PRA.COM Jan 23 2017 19:03:00 PORTFOLIO RECOVERY ASSOCIATES, DEPT. 922, PO BOX 4115,
CONCORD, CA 94524-4115
4699056 EDI: PRA.COM Jan 23 2017 19:03:00 PORTFOLIO RECOVERY ASSOCIATES, 140 CORPORATE BLVD,
NORFOLK, VA 23502
4719186 EDI: PRA.COM Jan 23 2017 19:03:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4699061 +E-mail/Text: colleen.atkinson@rmscollect.com Jan 23 2017 19:07:31 RECEIVABLES MANAGEMENT,
7206 HULL STREET RD, SUITE 211, RICHMOND, VA 23235-5826
4699062 +EDI: SEARS.COM Jan 23 2017 19:03:00 SEARS, P.O. BOX 183082, COLUMBUS, OH 43218-3082
4699063 +EDI: SEARS.COM Jan 23 2017 19:03:00 SEARS, P.O. BOX 6189, SIOUX FALLS, SD 57117-6189
4699064 +EDI: SEARS.COM Jan 23 2017 19:03:00 SEARS/CBSD, 701 E 60TH ST NORTH, PO BOX 6241,
SIOUX FALLS, SD 57117-6241
4699066 E-mail/Text: kcm@yatb.com Jan 23 2017 19:07:08 YORK ADAMS TAX BUREAU, 1405 N. DUKE STREET,
PO BOX 15627, YORK, PA 17405-0156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4699067 +E-mail/Text: kcm@yatb.com Jan 23 2017 19:07:08 YORK ADAMS TAX BUREAU*, PO BOX 15627,
YORK, PA 17405-0156

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
4699057* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: PORTFOLIO RECOVERY ASSOCIATES, PO BOX 12903, NORFOLK, VA 23541)
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 25, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2017 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Craig S. Sharnetzka on behalf of Debtor George A. Dudick csharnetzka@cgalaw.com,
tlocondro@cgalaw.com;hlocke@cgalaw.com;scomegna@cgalaw.com;rminello@cgalaw.com;kwengert@cgalaw.co
m;kbrayboy@cgalaw.com
Joshua I Goldman on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Nicole Bernadette LaBletta on behalf of Creditor PNC Bank, National Association
nlabletta@udren.com, vbarber@udren.com
Thomas I Puleo on behalf of Creditor M&T BANK tpuleo@goldbecklaw.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 **George A. Dudick**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:15-bk-04066-MDF**

Social Security number or ITIN **xxx-xx-1593**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

George A. Dudick
aka George Alan Dudick

By the
court:



January 23, 2017

Honorable Mary D. France
United States Bankruptcy Judge

By: AGarner, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.